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To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: December 22, 2005

Fax No.: 1-571-273-8300

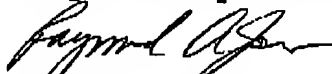
No. Pages: 26 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. PATENT
APPLICATION SERIAL NO. 09/973,564

To Whom It May Concern:

Please find transmitted herewith an AMENDMENT AND RESPONSE
TO OFFICE ACTION for filing in the above-identified
application.

Respectfully Submitted,

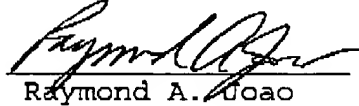


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Reg. No. 35,907

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on December 22, 2005.


Raymond A. Joao

RJ210

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 09/973,564

FILED : OCTOBER 9, 2001

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
COST INFORMATION

EXAMINER : F. NELSON

GROUP : 3639

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed September 23, 2005, wherein the Examiner objected to Claim 15 for formal reasons, and further wherein the Examiner rejected Claims 1-20 in view of prior art references.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the above-identified application as follows: